

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2009.
- 2) This case was confirmed on 01/20/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/20/2010, 01/20/2010, 02/03/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/28/2011.
- 6) Number of months from filing to the last payment: 26
- 7) Number of months case was pending: 30
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 142,950.00
- 10) Amount of unsecured claims discharged without payment \$ 6,923.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 87,813.60
Less amount refunded to debtor	\$ 5,339.64
<b>NET RECEIPTS</b>	<b>\$ 82,473.96</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,607.80
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 8,107.80**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICREDIT FINANCIA	UNSECURED	15,573.00	15,573.23	15,573.23	15,573.23	.00
ONEWEST BANK FSB	SECURED	126,000.00	126,579.66	.00	.00	.00
ONEWEST BANK FSB	SECURED	NA	15,225.01	1,899.98	1,899.98	.00
ONEWEST BANK FSB	OTHER	NA	NA	NA	.00	.00
ONEWEST BANK	OTHER	NA	NA	NA	.00	.00
ONEWEST BANK	OTHER	NA	NA	NA	.00	.00
REGIONAL ACCEPTANCE	SECURED	5,500.00	16,371.35	5,500.00	5,500.00	57.14
REGIONAL ACCEPTANCE	UNSECURED	3,500.00	.00	10,871.35	10,871.35	.00
REGIONAL ACCEPTANCE	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	9,514.64	14,821.67	14,821.67	14,821.67	.00
INTERNAL REVENUE SER	OTHER	.00	NA	NA	.00	.00
ADVOCATE CHRIST MEDI	UNSECURED	.00	NA	NA	.00	.00
ADVOCATE CHRIST MEDI	UNSECURED	.00	NA	NA	.00	.00
AFFINITY CASH LOANS	UNSECURED	500.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
DUVERA FINANCIAL	UNSECURED	2,499.00	NA	NA	.00	.00
AMEX	UNSECURED	.00	NA	NA	.00	.00
BANK ONE	UNSECURED	.00	NA	NA	.00	.00
CASH NET USA	UNSECURED	500.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,424.00	1,424.27	1,424.27	1,424.27	.00
CONSCRDTSVCS	UNSECURED	.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	7,325.00	3,701.77	3,701.77	3,701.77	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FORD MOTOR CREDIT	OTHER	.00	NA	NA	.00	.00
GEMB/HH GREGG	UNSECURED	1,462.00	NA	NA	.00	.00
HSBC	UNSECURED	.00	NA	NA	.00	.00
NET 1ST BANK	UNSECURED	.00	NA	NA	.00	.00
NORTHSIDE L FED CU	OTHER	.00	NA	NA	.00	.00
PAY DAY LOAN STORE	UNSECURED	1,000.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	.00	NA	NA	.00	.00
SPRINT PCS	UNSECURED	651.00	NA	NA	.00	.00
T MOBILE	UNSECURED	311.00	NA	NA	.00	.00
TRIAD FINANCIAL	UNSECURED	.00	NA	NA	.00	.00
UNIVERSAL LENDERS IN	UNSECURED	342.00	5,723.80	5,723.80	5,723.80	.00
USA CREDIT	UNSECURED	.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	NA	465.08	465.08	465.08	.00
INTERNAL REVENUE SER	UNSECURED	NA	12,361.18	12,361.18	12,361.18	.00
CAPITAL ONE BANK USA	UNSECURED	NA	1,592.69	1,592.69	1,592.69	.00
ZALUTSKY & PINSKI LT	PRIORITY	NA	.00	374.00	374.00	.00
FIRST PREMIER	UNSECURED	.00	NA	NA	.00	.00
PUBLIC STORAGE	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,899.98	1,899.98	.00
Debt Secured by Vehicle	5,500.00	5,500.00	57.14
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	7,399.98	7,399.98	57.14
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	15,195.67	15,195.67	.00
<b>TOTAL PRIORITY:</b>	15,195.67	15,195.67	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	51,713.37	51,713.37	.00

**Disbursements:**

Expenses of Administration	\$ 8,107.80	
Disbursements to Creditors	\$ 74,366.16	
<b>TOTAL DISBURSEMENTS:</b>		\$ 82,473.96

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.